

WESTFORD COUNCIL ON AGING NEWSLETTER

JANUARY/FEBRUARY 2016

MONDAY TO FRIDAY 8:00 A.M.—4:00 P.M.

20 PLEASANT ST., WESTFORD, MA

978-692-5523.

www.westfordma.gov/coa



MISSION STATEMENT: The Council on Aging promotes physical, emotional, and economic well-being of older adults and promotes their participation in all aspects of community life. The Cameron Senior Center is a community focal point where older adults come together for services and activities that reflect their experience and skills, respond to their diverse needs and interests, enhance their dignity, support their independence and encourage their involvement in and with the center and community.

COUNCIL ON AGING STAFF

Jennifer Claro
Director of Elder Services

Alison Christopher
L.I.C.S.W./Social Worker

Annette Cerullo, LSW
Elder Outreach Coordinator

Claire France Records Supervisor
Marjorie Hunter Registrar
Jean Mahoney Registrar
Eugene Jungbluth Lead Van Driver Admin
Charles Dutton ..Lead Van Driver Dispatch
Marie Lawrence Nutrition Site Manager
Christopher Mitchell Maintenance
Peter Murphy Evening Supervisor
Katherine Russell... Senior Asst./Vol. Coord.

Helena Crocker.....Chair

COUNCIL ON AGING BOARD MEMBERS

Robert Tierney Vice Chair
Nancy Cook Clerk

Dorothy Hall, Patricia Holmes,
Ret. Chief George Rogers,
Kathryn Wilson

Edward Greenwood President

FRIENDS OF THE CAMERON OFFICERS

Richard Severyn Vice President
Joyce Cederberg Secretary
Joyce Newton Treasurer
Barbara Upperman..... Asst. Treasurer

CAMERON SENIOR CENTER WILL BE CLOSED
NEW YEARS DAY – FRIDAY, JAN. 1
MARTIN LUTHER KING – MONDAY, JAN. 18
PRESIDENTS DAY – MONDAY, FEB. 15

CANCELLATIONS – Watch for school closings, due to inclement weather. Activities at the Cameron and Meals on Wheels will be cancelled and the Cameron van will not run. The Cameron will operate then as a drop-in social warming facility. Watch the Fox channel 25 for updates on school closings.

BILLIARDS TOURNAMENT – Tuesday, Jan. 19.

Seniors Eight-Ball Double Elimination Tournament. First break at 9:30 a.m. 1st Place gets trophy and name on the wall for a year. Entry fee: \$3, due at event. Coffee & snacks served. Call Peter Mudgett at 978-692-8383.

TRAVEL AROUND THE WORLD – A Cultural Fair!

Thursday, Jan. 21, from 4 to 6 p.m. Come learn about different cultures, food, music, dance and more! Light refreshments will be served. To sign up for this thrilling 'worldly' event, call 978-692-5523, by January 18.

SILENT MOVIE PIANO – Friday, Jan. 29, at 1 p.m.

Pianist Richard Hughes will perform tunes from the era of silent movies as you watch short films featuring Harold Lloyd, Charlie Chaplin, Laurel & Hardy and Buster Keaton and munch popcorn. Cost \$5. Sign up at 978-692-5523.

MID-WINTER LUNCHEON – Monday, Feb. 3, at 11:30 a.m., at Westford Regency, 219 Littleton Rd. (Rte. 110). Come enjoy a 'Manicotti Pomodoro' lunch with Caesar salad, broccoli, garlic bread, and tuxedo chocolate mousse cake. Delightful entertainment by vocalist Tommy Rull. Seating is limited. Reservations required. Cost: \$10, due at registration. Call 978-692-5523.

MR. MAGIC! – Friday, Feb. 19, at 1 p.m.

Come enjoy 45 minutes of **colorful magic** with your grandchildren or friends ~ a sure way to brighten your day! Refreshments will be served. To sign up, call 978-692-5523.

ST. PATRICK'S DAY LUNCHEON – Tuesday, Mar. 15, at Franco American Club. Wear your green and join us for the traditional corned beef and cabbage dinner ~ with entertainment. **Doors open at 10:30 a.m.;** lunch provided by Shirley Caterers will be served around 11:30 a.m. Cost: \$7, due at sign-up. Call 978-692-5523 by March 7.

Director's Message

I am so excited to be starting a new year and want to share some changes coming for 2016.

Since we have joined in partnership with the Society of Saint Vincent de Paul/St. Catherine's Conference, the hours for our Food Pantry at Cameron have expanded. Please look at the new schedule on page 6. Also, the Westford Food Pantry Board has set a new limit for 2016 of two visits per month for non-Westford residents. A resource list of neighboring communities that have food pantries can be found outside the pantry door for all to take and share with others.

This year, we hope to better serve Cameron participants who would like to attend evening or weekend events or take trips in 2016. We're expanding our Cameron van service to help broaden opportunities for those who wish to enjoy our programs. See the transportation section for more info.

As we begin the new year, why not start-off with a goal or resolution to get more active in 2016? Cameron offers a full spectrum of exercise and fitness classes and enrichment opportunities to suit everyone's interests. Let's stay active in 2016!

– Jennifer Claro, Director

Notice from Friends of the Cameron & COA Board

Starting in March, we will no longer charge higher fees for non-Westford residents to attend events sponsored by the Friends of the Cameron. Instead, we will be implementing a new policy with separate tiered pricing for Friends 'members' and 'non-members.'

We encourage all participants to consider joining the Friends of the Cameron. Annual memberships are available for as little as \$10 for individuals and \$25 for families. Our Membership Drive starts in March. Look for info in the mail.

November Food Drive

Thank you, Westford Police Association, for running a very successful fall food drive for the Westford Food Pantry.

FROM LEFT: GEOFF PAVAO, MIKE BREault, CHRIS RICARD, CODY



RICARD (CHRIS' SON), DON PICK, PAUL SELFIDGE, DAVE DAIGLE (MARKET BASKET STORE MGR), AND SGT WILLIAM LUPPOLD.

Generosity Benefits Friends

News and Events

The Friends would like to thank Maryann Crawford, winner of the 50/50 raffle at our Holiday Luncheon, for donating her winnings back to the Friends of Cameron.

FROM LEFT: CLAIRE FRANCE, RECORDS SUPERVISOR; DICK SEVERYN, FRIENDS VP; AND MARYANN CRAWFORD.



ELEGANT CHEF – New monthly lunches from Nashoba Tech coming! See *Food & Friendship* on page 3.

MEMORY TREE

The Cameron Christmas tree will be kept standing throughout February, for those who wish to honor the memories of deceased loved ones. You can buy a "Memory Heart" for \$2 at the front desk. It will be put on the tree with your loved one's name, beginning January 7.

****NEWSLETTER POLICY****

Free to all Westford residents age 60+ in town and by email. Starting with the *March* issue, newsletters will be \$6 per year for out-of-town subscriptions by mail.

PROPERTY TAX PAYMENT – Monday, Jan. 25, from 12-12:30 p.m. A representative from the Tax Collector's Office will be at Cameron to accept tax payments. You must pay by check and have your tax bill with you.

A SHINING Star

Thank you, Fred Baumert, SHINE Counselor, for going 'above & beyond' helping so many individuals, in record-



breaking numbers, with their health insurance needs.

BIRTHDAY CELEBRATIONS

Food & Friendship

Come join us for a hot lunch, prepared by Nashoba Tech's Elegant Chef, to honor our January and February birthday celebrants. Lunch will be provided **free for birthday celebrants ~ \$4 for everyone else.**

- **Thursday, Jan. 28, at 12:30 p.m.** ~ Lasagna, Caesar salad, garlic bread & green beans.
- **Thursday, Feb. 25, at 12:30 p.m.** ~ Beef stroganoff, simmered in port wine broth with sliced mushrooms & onions, mashed potato, carrots & rolls.

All welcome to join us for free cake and ice cream at 1 p.m., in the Welcome Area at the Cameron. For either option, RSVP to 978-692-5523 at least two business days ahead.

BREAKFAST – Monday-Friday from 8:30 - 9:30 a.m. Available at Cameron. Includes oatmeal, muffin, milk and juice. We ask that you sign in so we can track the usage.

MEN'S BREAKFASTS

Please RSVP to the front desk (978-692-5523) at least two business days ahead, so we can plan for food.

- **Tuesday, January 12, at 8 a.m.** ~ **Men's Wellness** presentation by Emerson Hospital Oncology Department. RSVP by Friday, Jan. 8, to 978-692-5523.
- **Tuesday, Feb. 9, at 8 a.m.** ~ **Red Sox Come Alive!** Herb Crehan, veteran contributing writer for the Sox, shares his love for the sport and preservation of Boston's baseball history. Over 20 years, Herb has written more than 100 feature articles for *Red Sox Magazine* and also publishes www.bostonbaseballhistory.com website.

WOMEN'S BREAKFASTS

Please RSVP to the front desk (978-692-5523) at least two business days ahead, so we can plan for food.

- **Thursday, Jan. 14, at 8 a.m.** ~ **Women's Health** presentation by Emerson Hospital.
- **Thursday, Feb. 11, at 8 a.m.** ~ **Long-term Care** presentation by Mike Peterson, NY Life.

LUNCH – Monday - Friday at 11:30 a.m.

Elder Services of Merrimack Valley provides anyone age 60 and over with low-cost nutritional meals at Cameron. Lindley Food Service is the caterer. For reservations, call 978-692-5523, between 8–10 a.m., a minimum of two days in advance. Donation is \$2. If spouse/partner is under the age of 60, the cost is \$4.50.

LUNCH & LEARN – Friday, Jan. 8 at 12:15 p.m.

Presentation by the **Better Business Bureau**. Learn how to: verify businesses, file complaints, avoid being a victim of scams, and more. Please RSVP at the Front Desk or 978-692-5523 for this free program, so we can plan for food. The first 18 people are guaranteed food. **NO program in February.**

ELEGANT CHEF LUNCHES

Culinary students from Nashoba Tech's Elegant Chef restaurant will be preparing and serving delightful hot meals once a month at the Cameron! There will also be a

basket raffle and 50/50 raffle. Cost: \$5 per meal.

- **Monday, Jan. 11, at noon** ~ Vermont baked stuffed chicken, filled with Cortland apple & Vermont cheddar cheese with apple cider cream sauce or Baked Haddock, generous portion, with cracker & crumb stuffing. Greek Chicken soup, rolls & Vanilla Cake. To reserve, call 978-692-5523 by Jan. 7.
- **Monday, Feb. 22, at noon** ~ Classic New England Yankee pot roast (beef & vegetables) or grilled Salmon with a maple Dijon glaze. Homemade Tomato Bisque soup, rolls & Chocolate Cake. To reserve, call 978-692-5523 by Feb. 18.

RESTAURANT REVIEW

- **Wednesday, Jan. 27, 11:30 a.m.** ~ **99 Restaurant**, 333 Littleton Rd. (Rte. 110), Westford.
- **Wednesday, Feb. 24, 11:30 a.m.** ~ **Bamboo Restaurant**, 1 Lan Drive (off Rte. 110, next to car wash), Westford.

Please pre-register at 978-692-5523, so we can ensure adequate seating. When you arrive, check in under "Westford Senior Center." Bon Appétit!

MEALS ON WHEELS – Monday through Friday.

Hot, nutritious meals delivered to home-bound seniors – either on a temporary basis (post-surgery) or a long-term basis. Traditional and special diets are available, with a doctor's authorization. Call 1-800-892-0890 to register.

Health & Wellness

VOLUNTEER DRIVERS WANTED, CALL 978-399-2330.

BLOOD PRESSURE & MORE – Health screenings including: blood pressure reading, medication review, weight check and an opportunity to discuss other concerns. Available at Cameron Senior Center:

- **Tuesdays: Jan. 12 and Feb. 9, at 9 a.m.** with Board of Health.
- **Mondays: Jan. 25 and Feb. 29, at 8 a.m.** with Circle Home, Inc.

BOARD OF HEALTH CLINIC

Mondays: Jan. 11 and Feb. 8, from 9:30 - 11:30 a.m. Hearing/Hearing Aid Screenings at Cameron with Dr. Megan Ford from HearSmart Audiology of Littleton. By appointment only. To book your 40-min. appointment, call the Board of Health at 978-692-5509.

PODIATRY CLINIC – Monday, Jan. 11 at 9:30 a.m. Advance appointments are necessary with Dr. Aileen Gregorian. Call 978-692-5523. **Cost is \$30.**

THANKS TO THE GENEROSITY OF THE FRIENDS OF THE CAMERON SENIOR CENTER, EXERCISE CLASSES ARE FREE. PLEASE CONSIDER A DONATION TO 'THE FRIENDS.'

NOTE: SEE MONTHLY CALENDAR FOR CLASSES.

WE INVITE ALL TO PARTICIPATE

Fitness and Exercise

AEROBICS – Fun, active exercise & aerobic workout

- **Wednesdays at 9 a.m.**
- **Fridays at 8:30 a.m.**

BONE BUILDERS – Balance & strength building

- **Mondays & Wednesdays at 9:30 a.m.**
- **Tuesdays and Thursdays at 1 p.m.**

To enroll, call 978-692-5523. Stop by to complete required paperwork prior to starting a class.

CHAIR MOVEMENT – Safe, gentle movement both sitting and standing using chairs for support

- **Tuesdays at 10:15 a.m.**
- **Thursdays at 10 a.m.**

FITNESS/STRENGTH TRAINING ROOM

Monday – Friday, 8 a.m. - 3:30 p.m.

We have a splendid variety of equipment for both aerobic activity and strength building. Open year round. Come check us out! \$50 annual fee for residents age 60 and up; \$25 for residents age 80 and up. Participants must register, complete a liability waiver form, and attend a training session on the equipment. You may be eligible for reimbursement through your insurance.

GENTLE YOGA – Gentle stretching w/ mat & chair.

- **Tuesdays at 9 a.m.**
- **Wednesdays at 1:30 p.m.**

T'AI CHI – **Mondays at 1 p.m.** Open to new participants. Register at 978-692-5523.

ZUMBA (Basic) – Fast-paced, fun dancing to music.

- **Tuesdays at 8:15 a.m.**
- **Thursdays at 9 a.m.**

Let the new year inspire you to try something new! Why not try an exercise or art class, join a music program, teach a class or volunteer at the center? All will help you find purpose in your daily life! Cameron is a wonderful place to gather with your peers and make new friends. Come check us out! To discuss suggestions, ideas or opportunities, contact Annette, Outreach Worker, at 978-399-2326 or Katie, Volunteer Coordinator, at 978-

6:30 p.m. For information, call Sandy at 978-758-6072.

- Chelmsford Senior Center, 2nd and 4th Monday each month at 1 p.m. For information, call 978-251-8880.

COMPANION & RESPITE CARE – Provides supervisory care for those age 60 and up and/or disabled residents to allow caretakers a time of rest. Available days, evenings, overnights and weekends, on a temporary or permanent basis. For information, call Chelmsford Senior Center at 978-251-8491.

FOR COMPLETE LIST, SEE MONTHLY CALENDAR

BINGO – **Mondays, 1–3 p.m. & Thursdays, starting at 6:45 p.m.** Doors open ½ hour early. If you need a ride, call the transportation line at 978-399-2322, in advance. **In case of inclement weather, call 978-692-5523 before 4 p.m.,** to verify if the game will be on.

GENEALOGY WORKSHOP

Interested in researching your family's ancestry? Call

Ongoing Activities

978-692-5523 to arrange for a private, one-on-one genealogy consultation with an expert.

MONTHLY MOVIES

Movies will be shown monthly on Fridays, at 1:30 p.m. in the Cameron Sitting Area. Please sign up at the front desk or call 978-692-5523, if coming.

- **Jan. 15** – “Catch Me if You Can” (2003) with Leonardo DiCaprio and Tom Hanks.
- **Feb. 26** – “Inception” (2010) with Leonardo DiCaprio and Joseph Gordon-Levitt.

To suggest future movies, call Katie at: 978-399-2330 or email: krussell@westfordma.gov.

MUSIC MAKERS – **Fridays at 9 a.m. Singers Wanted!** Like to sing? Join us as we start a new spring repertoire!

QUILTING CLUB – **Mondays at 9:30 a.m.**

Join our group dedicated to making quilts to donate to elders and children. All skill levels of quilters welcome!

TRAIN BUFFS – **Thursdays at 7 p.m.**

Like trains? C'mon down to the Cameron basement to view our set-up or join our group of aficionados.

ASK THE LAWYER – **Tuesday, Jan. 12, at 9 a.m.**

Free legal service provided by the office of Attorneys Madge & Johnson is available to all Westford seniors age 60 and over, by appointment. Please call 978-692-5523 to reserve a timeslot.

ASK THE OFFICER – **Thursdays, Jan. 14 and Feb. 11 from 11 a.m. to 12 noon.** Westford Police Department Family Services Detective Nirisa Nicoletti will be available for consultation 2nd Thursdays each month at Cameron. Walk-in or call 978-692-5523 for an appointment.

Outreach & Support

399-2330. We look forward to seeing you!

SUPPORT GROUPS

Several local support groups are available to Westford residents. Visit: www.westfordma.gov/coa. Click on: Services/Programs and then click on: Support Groups.

ALZHEIMER'S & RELATED DEMENTIAS CAREGIVER SUPPORT GROUPS

- Cameron Senior Center, 1st Wednesday each month at

Support Services

MEET THE REALTOR – Mondays, Jan. 11 and Feb. 8, at 10 a.m. Local real estate agent Kathy Cunningham of Coldwell Banker will be at Cameron. Call: 978-692-5523.

SHINE – Mondays, Jan. 11 and Feb. 8, at 1 p.m. Call for a private, confidential appointment at the Cameron to answer your health insurance or Medicare questions. Call 978-692-5523.

VETERANS SERVICES – Thursdays, 8 a.m. to noon. Meet with Westford Veterans Agent/Veterans Service Officer Terry Stader at Cameron. His regular office, in the Millennium Building behind Abbot School, 23 Depot Rd., is open Monday through Thursday, from 8 a.m. to 4 p.m. Fridays by appointment only. For more information, call 978-392-1170 or visit <http://westfordma.gov/veterans>

TRANSPORTATION

Winter is a busy season ~ but we offer affordable rides to medical appointments, shopping or trips to the Senior Center for your convenience. Every Wednesday, we run trips to Market Basket. To schedule a ride, please give us as much notice as possible. Call **978-399-2322** at least 48 hours in advance. Round-trip cost for rides within Westford: \$3; for surrounding towns: \$6; and for outlying towns: \$8. Should you need to cancel the day of your ride, please call **978-692-5523**. When leaving any messages, *please leave your name and phone number*.

** BOSTON SHUTTLE SERVICE ** FOR MEDICAL APPTS.

Van service to Boston Medical Facilities is available Monday-Friday from Montachusett Regional Transit Authority (MART). Trains depart daily from Littleton Train Station at: 8:05 a.m., 12:35 p.m. and 3:35 p.m. To schedule a ride, call MART at 978-345-7711, ext. 3. For return rides, call MART at 800-922-5636, ext. 3, at least one hour prior to times listed above. Round trip fee is \$20 for seniors and free for veterans. If you need a ride to Littleton Train Station or help accessing this service, call the Cameron Transportation Line at **978-399-2322**.

FOOD PANTRY

WESTFORD COMMUNITY FOOD PANTRY, LOCATED ON THE FIRST FLOOR AT CAMERON, IS STAFFED BY VOLUNTEERS.

JANUARY HOURS:

- **Mondays: Jan. 4**, from 1 - 3:30 p.m.
- **Wednesdays: Jan. 6 & 20**, from 8:30 - 11:30 a.m. and Jan. 6, 13, 20 & 27, from 6 - 8 p.m.
- **Thursdays: Jan. 7 & 21**, from 8:30 - 11:30 a.m. and from 6 - 8 p.m.
- **Fridays: Jan. 8, 15, 22 & 29**, from 8:30 - 11:30 a.m.
- **Saturdays: Jan. 9, 16, 23 & 30**, from 9 - 11 a.m.

FEBRUARY HOURS:

- **Mondays: Feb. 1**, from 1 - 3:30 p.m.
- **Wednesdays: Feb. 3 & 17**, from 8:30 - 11:30 a.m. and Feb. 3, 10, 17 & 24, from 6 - 8 p.m.
- **Thursdays: Feb. 4 & 18**, from 8:30 - 11:30 a.m. and from 6 - 8 p.m.
- **Fridays: Feb. 5, 12, 19 & 26**, from 8:30 - 11:30 a.m.
- **Saturdays: Feb. 6, 13, 20 & 27**, from 9 - 11 a.m.

CAMERON CLOSET

MONDAY - FRIDAY: 9 A.M. - 3 P.M.

SATURDAY: 9 - 11 A.M.

JANUARY ~ MEN'S CLOTHING SALE EVERY WEDNESDAY!

FEBRUARY 1-12 ~ \$1 PER ITEM

FEBRUARY 16-26 ~ \$1 PER BAG

FEBRUARY 29 ~ CLOSED

FITNESS REIMBURSEMENT – Many health insurance companies offer a fitness rebate up to \$150 for those who participate in an approved fitness center. The Cameron Senior Center qualifies as such with several insurance companies. Please check with yours. Get a Fitness Rebate Form and submit it with proof of fitness center membership and payment, for the previous year's fitness. Now is the time to submit for your 2015 rebate.

FUEL ASSISTANCE

For those who received fuel assistance last year, re-certification applications were mailed directly to recipients by CTI. Please complete and return these, ASAP. If you need help completing a *renewal* application, call Alison at

Financial Info

978-399-2325 or Annette at 978-399-2326.

New applicants ~ Appointments are now being scheduled at the Senior Center for this heating season. To apply, call Alison at 978-399-2325.

New applicants with a termination notice ~ If you have received a termination notice on a gas or electric bill, call CTI at 978-459-6161 for an emergency appointment, if Alison and Annette are unavailable. They will schedule an earlier appointment to avoid termination of utilities.

HOUSEHOLD SIZE MAX. GROSS INCOME

1	\$33,126
2	\$43,319
3	\$53,511
4	\$63,704

GOOD NEIGHBOR ENERGY FUND

This fund is available to any Massachusetts resident who is *not eligible for state or federal energy assistance*, but because of temporary financial difficulty, cannot meet a month's energy expense. This is a good program for

people who don't qualify for LIHEAP, but have a short-term financial hardship. To apply, call Salvation Army in Lowell, at 978-458-3396. If you need assistance call Alison at 978-399-2325. Eligibility guidelines, below:

HOUSEHOLD SIZE	MAX. GROSS INCOME
1	\$44,168
2	\$57,759
3	\$71,348
4	\$84,939

NEED HELP PAYING FOR GROCERIES?

If you are 60 years or older, you may qualify for food assistance via the Supplemental Nutrition Assistance Program (**SNAP**). For info, call the Food Source Hotline at: 1-800-645-8333.

MEDICARE PART B PREMIUM - 2016

Many may have heard that Medicare Part B premiums are going up -- but this is **not** true for *everyone*. Those whose Part B premiums were deducted from their Social Security checks last year will continue to pay \$104.90 per month. Those newly enrolled in Part B this year will likely pay \$121.80 per month. Those with incomes greater than \$85K (\$170K per couple) will pay significantly higher premiums -- and people with limited income and assets may qualify for a program to help pay for their premiums. For a private, 1-on-1 consulting session about your health insurance, call 978-692-5523 for a SHINE appointment.

PRESCRIPTION ADVANTAGE – Need help paying for prescription drugs? Prescription Advantage, a state-run program, helps many seniors pay for these costs. There is no charge for joining, if your annual income is less than \$35,011 for a single person and \$47,191 for a married couple. There is **NO** asset limit! For information, call 978-692-5523 and ask for a SHINE appointment – or call Prescription Advantage at: 1-800-243-4636 or TTY (toll free) at 1-877-610-0241 for the deaf and hard of hearing with Text Telephone capability. You can also visit their website at: www.prescriptionadvantagemma.org.

2015 INCOME TAX HELP

Hal Schreiber, volunteer tax expert, is available to help with your 2015 federal and state income tax returns. Due to the number of tax returns being prepared at the Senior Center, Dick Severyn will join Hal in preparing returns. Call 978-692-5523 to schedule a free appointment at Cameron. You do not need to bring blank tax forms with you – they will be provided.

What to Bring – Very Important! Bring All Forms!

- Your 2014 federal and state tax returns
- Form MA 1099-HC. Very important if you have private health insurance, since the insurance company's name, tax identification number, and your subscriber number must be entered on your Massachusetts tax return.
- Form 1095-A, Form 1095-B, Form 1095-C (if you received any of these health insurance forms).
- W-2s, SSA-1099s, 1099s (DIV, INT, B, G, MISC, etc), Schedule K-1s, 1098s, etc.

- Amounts and dates of any federal and state estimated tax payments that you made for 2015.
- If you pay rent for your main residence, bring the amount that you paid in 2015 (some or all is deductible on your Massachusetts tax return).
- All four quarterly property tax bills that you paid in calendar year 2015 (bills were due Feb 15; May 15, Aug 15, and Nov 15).
- All four quarterly water bills that you paid in calendar year 2015 or a transcript of your calendar year 2015 payments from the Water Department.
- If you sold any stocks or bonds, bring dates that you purchased the stocks or bonds and the amounts that you paid for them (that information may have been provided as supplemental or additional information with any Forms 1099-B that you received).
- If you have any mutual funds, bring any information (provided by the mutual fund) concerning portion of the dividends that are exempt from state income tax or are from federal or state obligations. If you sold any mutual fund shares, bring the dates and what you paid for the shares (that information may have been provided as supplemental or additional information with the Forms 1099-B that you received).
- Medical and Dental expenses – total your co-pays and deductibles for all your prescription drugs, doctor, dentist, hospital visits, etc. Include hearing aides and eyeglasses. Add up the mileage you drove to get prescription drugs or go to the doctor, dentist, hospital, etc. List any health insurance premiums, long term care premiums, and Medicare premiums separately, since they need to be reported separately.

CIRCUIT BREAKER – Mass. Income Tax Credit

A refund of a portion of property taxes or rent paid in calendar year 2015 for a home that you lived in as your main home is available to seniors 65 or older (if married, only one spouse needs to be 65) and whose total income for 2015 is less than:

\$57,001	SINGLE TAX RETURN
\$71,001	HEAD OF HOUSEHOLD RETURN
\$85,001	MARRIED FILING A JOINT RETURN

Your main home can be a single or multiple family residence, a condominium or an apartment. Your refund (if any), up to a maximum of \$1,070, depends upon the amount of property tax or rent paid, in comparison to your total income. A portion of water or sewer charges paid in 2015 can also be added to your property tax computation.

To obtain the refund, you need to submit a Mass. tax return – even if your total income is zero.

Trust ownership. If your main home is owned by:

- A revocable (grantor) trust and you are a trustee, you are treated as the homeowner.
- A revocable (grantor) trust and you are not a trustee,

you are treated as a renter.

- An irrevocable trust, you are treated as a renter.

PROPERTY TAX EXEMPTIONS

You may be eligible to reduce a portion of your property taxes, if you meet certain age and financial qualifications. Exemptions available include: Community Preservation Act, Elderly/Surviving Spouse, Veteran's and for the Blind. Applications are available at the Assessor's Office, Westford Town Hall, and are due by April 1, 2016. If you need assistance with these documents, contact Annette, Outreach Coordinator, at 978-399-2326, or Alison, Social Worker, at 978-399-2325.

BOARD MEETINGS

- COA Board – Wednesdays: Jan. 13 & Feb. 10, at 4 p.m.
- Friends of Cameron – Thursdays: Jan. 7 & Feb. 4, at 12:30 p.m.

NEWSLETTER MAILING – Vacations or Snowbirds

If you will be vacationing or away from home for an extended period of time, please notify us so that we can temporarily stop mailing newsletters until you notify us of your return. This will help save us \$\$ on postage. Call Claire at 978-399-2321 or email: cfrance@westfordma.gov

SODA CAN TABS

We're still collecting soda can tabs for Shriners Hospital for Children. The collection container is on the piano in the multi-purpose room. Contributions are appreciated!

DID YOU KNOW...

Habitat for Humanity of Greater Lowell (HFHGL), is a nonprofit organization that works to strengthen families and communities through affordable homeownership. Since its founding in 1991, HFHGL has built or renovated 33 homes in Bedford, Billerica, Concord, Lowell, Reading

Are You Interested?

and Westford; and completed 15 critical repair jobs for our veterans and elderly. Habitat for Humanity raises funds to build homes via its programs:

- **Cars for Homes**. To donate a vehicle, call 877-277-4344 or visit: www.carsforhomes.org.
- **ReStore**, 440 Middlesex Rd., Tyngsboro, MA. Sells new & used appliances, cabinets, building materials, furniture, electrical and plumbing supplies, home goods, clothing or books. To donate, call 978-649-1177 or visit: www.MyRestoreMA.org

Thank You

Everyone who donated gifts, food and funds and volunteered their time for our **Holiday Basket** program. Together, we helped over 125 families ~ a great feeling!

Joyce Cederberg, for graciously knitting holly & berry

Volunteers Wanted!

Let us know if you can volunteer!

Snow Shoveling

Seeking folks who can remove snow from walkways for seniors who really need help.

Handymen

Seeking helpers for small projects and heavier jobs, like installing window air conditioners.

FOR MORE INFO, CALL ANNETTE: 978-399-2326 OR
EMAIL: acerullo@westfordma.gov


pins for everyone who attended our holiday luncheon!



Wes Raye, who gives his time each Wednesday to assist Bob France with the Cameron vans on grocery run day!

Westford Police, for delivering sand buckets all around town to our seniors.

Westford Fire Department, American Legion Post 159 and the **Franco American Club**, for the wonderful Ham & Bean Supper at the Franco. Everyone enjoyed the fun raffles, too ~ especially for the coveted ham bones!

Jim Geraghty, family and friends, for their fabulous Thanksgiving Dinner for all our senior Westford residents. A terrific meal, including all the fixins' plus a myriad of scrumptious pies ~ and a dynamite Bingo game ~ were enjoyed by all!

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
JANUARY 2016	Breakfast every morning from 8:30—9:30 AM		A HAPPY NEW YEAR	CLOSED 
4 Bone Builders 9:30 am Quilting Club 9:30 am Art/Open Studio 12 noon T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	5 Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Music 10:15 am Bone Builders 1 pm	6 Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm Alzheimer's Sup. 6:30 pm	7 Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Bone Builders 1 pm Hand & Foot 1 pm Bingo 6:45 pm	8 Aerobics 8:30 am Music Makers 9 am Billiard Players 10 am Ping Pong 10 am Lunch & Learn 12:15 pm Wii 1 pm
11 Hearing Clinic 9:30 am Podiatry Clinic 9:30 am Bone Builders 9:30 am Quilting Club 9:30 am Billiard Players 10 am Meet the Realtor 10 am Art/Open Studio 12 noon T'ai Chi 1 pm Busy Fingers 1 pm SHINE 1 pm Bingo 1 pm	12 Men's Breakfast 8 am Basic Zumba 8:15 am Billiard Players 8:30am Blood Pressure 9 am Ask the Lawyer 9 am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Music 10:15 am Bone Builders 1 pm	13 Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm	14 Women's Breakfast 8 am Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Ask the Officer 11am Bone Builders 1 pm Hand & Foot 1 pm Bingo 6:45pm	15 Aerobics 8:30 am Music Makers 9 am Billiard Players 10 am Ping Pong 10 am Wii 1 pm Movie 1:30 pm
18 CLOSED MARTIN L. KING JR. DAY	19 Basic Zumba 8:15 am Gentle Yoga 9 am Billiards Tournament 9:30am Chair Movement 10:15 am Upbeats Music 10:15 am Bone Builders 1 pm	20 Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm	21 Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Bone Builders 1 pm Hand & Foot 1 pm Travel....World 4 – 6 pm Bingo 6:45 pm	22 Aerobics 8:30am Music Makers 9 am Billiard Players 10 am Ping Pong 10 am Wii 1 pm
25 Blood Pressure 8 am Bone Builders 9:30 am Quilting Club 9:30 am Billiard Players 10 am Property Tax 12 noon Art/Open Studio 12 noon T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	26 Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Music 10:15 am Bone Builders 1 pm	27 Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm	28 Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Jan. Birthday's 12:30 pm Bone Builders 1 pm Hand & Foot 1 pm Bingo 6:45 pm	29 Aerobics 8:30 am Music Makers 9 am Billiard Players 10 am Ping Pong 10 am Silent Movie 1 pm Wii 1 pm

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1	2	3	4	5
Bone Builders 9:30 am Quilting Club 9:30 am Art/Open Studio 12 noon T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Social Dance 1 pm Gentle Yoga 1:30 pm Food Pantry 6 - 8 pm Alzheimer's Sup. 6:30 pm	Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Bingo 6:45 pm	Aerobics 8:30 am Music Makers 9 am Ping Pong 10 am Wii 1 pm
8	9	10	11	12
Hearing Clinic 9:30 am Bone Builders 9:30 am Quilting Club 9:30 am Meet the Realtor 10 am Art/Open Studio 12 noon SHINE 1 pm T'ai Chi 1 pm Busy Fingers 1 pm Bingo 1 pm	Men's Breakfast 8 am Basic Zumba 8:15 am Billiard Players 8:30am Blood Pressure 9 am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Fitness Camp 1 pm Gentle Yoga 1:30 pm	Women's Breakfast 8 am Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Ask the Officer 11am Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Bingo 6:45 pm	Aerobics 8:30 am Music Makers 9 am Ping Pong 10 am Wii 1 pm
15	16	17	18	19
CLOSED PRESIDENTS' DAY 	Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm	Veterans Services 8 am Billiard Players 8:30 am Basic Zumba 9 am Chair Movement 10 am Mahjongg 1 pm Bone Builders 1 pm Hand & Foot 1 pm Bingo 6:45 pm	Aerobics 8:30 am Music Makers 9 am Ping-Pong 10 am Wii 1 pm Mr. Magic 1 pm
22	23	24	25	26
Bone Builders 9:30 am Quilting Club 9:30 am Art/Open Studio 12 noon Busy Fingers 1 pm Bingo 1 pm	Basic Zumba 8:15 am Billiard Players 8:30am Gentle Yoga 9 am Chair Movement 10:15 am Upbeats Band 10:15 am Bone Builders 1 pm Scrabble 1 pm	Aerobics 9 am Bone Builders 9:30 am Busy Fingers 1 pm Cribbage 1 pm Gentle Yoga 1:30 pm	Veterans Services 8 am Billiard Players 8:30am Basic Zumba 9 am Chair Movement 10 am Ask the Officer 11am Feb. Birthday's 12:30 pm Bone Builders 1 pm Hand & Foot 1 pm Mahjongg 1 pm Bingo 6:45 pm	Aerobics 8:30 am Music Makers 9 am Ping Pong 10 am Wii 1 pm Movie 1:30 pm
29		Breakfast every morning from 8:30—9:30 AM		FEBRUARY 2016

COUNCIL ON AGING

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DAY TRIPS

CALL 978-692-5523 FOR RESERVATIONS FOR ALL TRIPS.

**PAYMENT BY CHECK TO ‘TOWN OF WESTFORD’
IS DUE AT SIGN-UP.**

**NO REFUNDS FOR CANCELLATIONS WITH LESS THAN
10 BUSINESS DAYS ADVANCE NOTICE**

UNLESS OTHERWISE NOTED
TRANSPORTATION DEPARTS AND RETURNS FROM THE
FRANCO AMERICAN CLUB, 55 WEST PRESCOTT ST.
PLEASE PARK AT THE REAR OF THE LOT.

**DUE TO UNPREDICTABLE WEATHER
NO TRIPS ARE SCHEDULED FOR
JANUARY-FEBRUARY 2016**

Saturday, March 12 – “A Little Bit of Ireland.”

Join us for a Fox Tours journey to the Reagle Music Theatre for one of the largest Irish shows in New England, featuring: a pinch of Irish tenors; a wee touch of Riverdance; a peek at Irish cottage life; a rousing Irish pub visit! Laugh to Irish comedy, watch the rhythms of step dancers, be charmed by Irish bands, listen as hundreds of Irish songs fill the air! Pure Celtic magic from the Emerald Isle! Cost is \$92 p/p, including driver gratuity. Departure time TBD.

Tuesday, April 19 – “Moulin Rouge Meets Mass.”

Best of Times presents a lively Parisian experience with “L’Opera Burlesque” at Lantana’s in Randolph, MA ~ a titillating journey where the glamour of Old Hollywood meets the excitement of the Ziegfeld Follies and Minsky’s Burlesque. All clean, PG-rated entertainment by New York City’s premier singing and dance troupe. A fabulous chicken parmesan lunch is included, with soup, ziti, rolls, dessert and coffee/tea. Vegetarian option also available. Cost is \$92 p/p, including: transportation, lunch, show & driver gratuity. Departure time TBD.